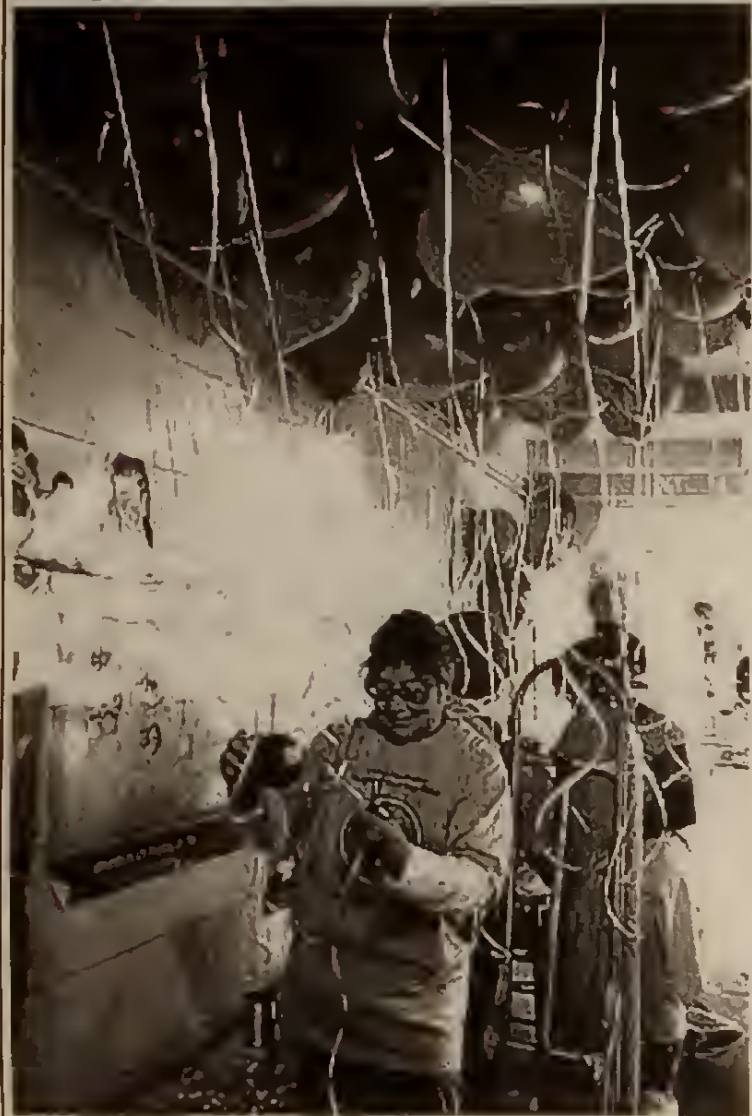


Neighborhood Day in the Valley



A volunteer filled balloons for Visitacion Valley's third annual Neighborhood Day, which was held Sept. 16 in locations at and adjacent to Visitacion Valley Playground. More than 900 neighbors attended the weekend event. More pictures on Page 5.

Court Considers HUD Tenant Drug Evictions

The U.S. 9th Circuit Court of Appeals is hearing arguments against a U.S. Department of Housing and Urban Development (HUD) policy that evicts HUD tenants for family members' drug activities, the Associated Press reported Sept. 20.

The court is concerned that HUD is applying the 1991 regulation even when tenants are unaware of their relatives' drug use.

Judge Stephen Reinhardt questioned if evictions were allowed even if a family member or guest smoked marijuana in Yankee Stadium and then went to the HUD tenant's home. "Is that a reason to evict grandmas?" Reinhardt asked. Government attorney Howard Scher responded that such an eviction was possible.

Judge Ronald M. Gould asked Scher if a disabled tenant whose caregiver smoked marijuana in the parking lot was cause for the tenant's eviction.

Scher said it would be, adding that, "Congress gave a pretty broad tool here. There is no innocent tenant defense afforded."

The 11-member panel was presented with the case after U.S. District Judge Charles Breyer prohibited the

District 10 Candidates Forum at VVCC

Visitacion Valley voters can learn all about the candidates running for San Francisco Supervisor in District 10 at a three-hour forum on Saturday, Oct. 7 which is now scheduled to begin at 1 p.m. at the Community Center gymnasium, 66 Raymond Ave.

Candidates for supervisor in District 10 will be present to answer questions and address the public on community issues. They include: Hamp Banks, Don Bertone, Robert Chan, Marie Harrison, Espanola Jackson, Dwayne Jusino, J. R. Manuel, Sophie Maxwell, Linda Richardson, Jim Rodriguez, Larry Shockley, Soderia Wilson and Hubert Yee. Election Day this year is on Tuesday, Nov. 7.

Oakland Housing Authority in California from evicting four tenants in 1998. Breyer ruled that evictions of "innocent" tenants were not authorized by federal law.

But a three-member panel of the appeals court ruled that the policy was legal and aimed at "preventing tenants from turning a blind eye to the conduct of a household member or guest."

There was no indication as to when the U.S. 9th Circuit Court of Appeals would rule on the case.

Join Together Online

Vendor Voucher Program Helps Pay for Childcare

The Children's Services Fund of the San Francisco Vendor Voucher Program, a collaborative between Wu Yee Children's Services, Whitney Young Child Development Center and Children's Council of San Francisco assists San Francisco low-to-moderate income families in paying for licensed childcare for children up to age 13.

The program is designed to serve single parent families who are working or have been offered employment, and two-parent families, of which either parent is working and/or offered employment, and the other parent is working, or enrolled in school or job training. Through the program, parents will be free to choose any licensed child care provider, as well as receive child care counseling and choosing child care information.

Registration is ongoing and enrollment is based on availability of open slots.

For more information and application forms, please contact: Wu Yee Children's Services, 888 Clay St. Lower Level, San Francisco, CA 94108, (415) 391-8993; Children's Council of San Francisco, 575 Sutter St., 2nd Floor, San Francisco, CA 94102, (415) 243-0700, or Whitney Young Child Development Center, Inc., 1000 Whitney Young Circle, San Francisco, CA 94124, (415) 821-7550.

HUD Program Helps Protect Children from Lead Poisoning

WASHINGTON - Housing and Urban Development Secretary Andrew Cuomo recently announced a comprehensive multimillion dollar program to further help communities protect children from the dangers of lead poisoning.

HUD is providing \$84 million to conduct lead testing in federally funded, low-income housing and more than \$20 million to train additional inspectors and other workers, including maintenance and renovation specialists, to carry out HUD's new lead safety regulations that took effect on Sept. 15.

"Every family deserves to live in a home safe from the dangers of lead," Cuomo said. "Since 1992, HUD has committed over a half a billion dollars to lead-safety programs in more than 200 cities."

Today, we are expanding our commitment, by helping to ensure that all communities have access not only to affordable housing, but housing that is lead-safe."

Lead poses a serious health risk, particularly to children, and can cause permanent damage to the brain and other organs. In the U.S., nearly a million children under the age of six suffer from lead poisoning. Children from low-income families are five times more likely to suffer from lead poisoning and minority children are disproportionately affected.

Lead poisoning has been linked to juvenile delinquency and behavioral problems. Research shows that children with elevated blood lead levels are seven times more likely to drop out of school and twice as likely to lose a few years in language acquisition.

HUD's new lead safety regulations address the latest scientific evidence that suggests most children who suffer from lead poisoning are exposed to invisible lead dust that is released when paint is peeling, damaged or disturbed. Lead dust settles on floors and other surfaces where it can easily come into contact with children's hands or toys and into their mouths.

Communities will now be able to expand the necessary infrastructure to comply with the new regulations. The new program will provide the first comprehensive inspection of all housing developments receiving federal project based assistance that were built before 1978, the year lead-based paint was banned for residential use. These funds will also help defray the costs of risk assessments and clearance testing in privately owned, low-income units. Risk assessments are conducted to determine whether lead hazards are present in a home. Clearance testing is the process used to declare housing lead-safe.

Funds are providing training in communities where there is a need for more inspectors and workers who are skilled in the proper handling of lead. This will increase the number of people who are qualified to conduct testing and treatment requirements of the new HUD regulations by more than 5,000 clearance technicians and thousands of maintenance and rehabilitation workers.

"This is a major step towards ensuring communities have the capacity to deal with a problem that threatens the health and futures of far too many children," Assistant Secretary for Housing, William Apgar said. Apgar headed up the Department's extensive efforts to develop the implementation strategy for the new rule.

During the first five years, HUD's new lead safety regulations are expected to protect more than two million children living in federally funded housing units from lead exposure.

Pedestrian Safety Campaign Launched for San Francisco

The orange hand signal flashes, a pedestrian decides to make a dash for the next curb, and when the light changes to yellow a driver decides to risk trying to make it through the light. This situation takes place hundreds of times a day, making crossing the streets in San Francisco a dangerous proposition.

"In San Francisco, pedestrian fatalities comprise almost 50 percent of the deaths caused by traffic crashes, compared to 13 percent nationwide," said Rose Guilbault, vice president of corporate communications and public affairs at California State Automobile Association (CSAA). "Pedestrians, motorists and cyclists all need to be part of the solution that helps to make San Francisco streets safer."

Supervisor Mabel Teng along with representatives from CSAA, Goodby, Silverstein & Partners, Infinity Outdoors, Eller Media and TDI launched a Pedestrian Safety media and education campaign Sept. 21 at San Francisco's Lakeshore Elementary School. Pedestrians, drivers and cyclists will soon be seeing the campaign's important and vivid messages on Muni bus shelters and bus cards, BART dioramas, taxi tops, and billboards through the end of the year.

As part of CSAA's commitment to pedestrian safety, the organization is sponsoring the media and education campaign and making a grant to install "countdown clocks" at some of the City's most hazardous intersections. The clocks provide pedestrians with the number of seconds remaining before the light changes, helping them to determine whether it is safe to cross.

The media and education campaign, centered around the theme of "Slow it Down," was developed by Goodby, Silverstein & Partners, the same firm responsible for the "Got Milk?" advertising campaign. Hard-hitting messages will raise pedestrian and driver awareness about the consequences of not paying attention to the road or betting you can outrun an automobile. Some of the posters feature slogans such as, "I'm sorry I ran over your child," and "I walked in front of your car and now I'm dead."

Both the media and education campaign and countdown clocks are initiatives that came from Supervisor Teng's Safety Summit in May. Under her leadership, the City has begun coordinated efforts to make engineering improvements, such as increasing crossing times in many intersections.

Through its "Streetwise" safety program, CSAA also makes the following recommendations for pedestrians and motorists:

*Assume that someone will run a red light on the cross street. The extra attention you give traffic will help you make better judgments.

*Don't be lulled into a false sense of security in a crosswalk. Many people believe that once they enter a marked crosswalk traffic will stop. The reality: The number of pedestrians who are injured in marked crosswalks each year is often greater than the number struck while crossing the street at unmarked intersections.

*Don't use cell phones while crossing busy streets. When you're

distracted, you are more likely to be involved in a crash that can result in serious injury or death.

*Follow the law. If you cross on a red light or try to cut across a busy street, you're taking your life in your hands. A few seconds of impatience is not worth dying for.

Drivers can also make a difference.

*Pay attention to crossing areas. Remember that pedestrians have the right of way when crossing the street legally.

*Avoid distractions, especially on busy city streets. It's often harder to see pedestrians than other cars, and if you're traveling 30 miles per hour you'll need to allow about seven to eight car lengths to stop.

*Don't run red lights, speed up through yellows or jump before the green. It's dangerous, it's expensive if you are cited, and it can be criminal if you hit someone.

Seniors Insist Crossing Street an Extreme Sport

Seniors of San Francisco rallied for pedestrian safety on Sept. 20, declaring that crossing the streets is so dangerous it is an extreme sport. They carried signs like "Gold Medal for Crossing" and "Crossing Market Should be in the Olympics."

"With over 22 pedestrian deaths and over 600 injuries this year, it's time for the Board and Mayor to act immediately on our Pedestrian Safety Platform," said Bob Planchold, a spokesperson for Senior Action Network (SAN).

"I'm wearing a helmet and kneepads to protect myself in competition," said SAN's Jeanne Lynch. "Walking in this City is more dangerous than the Olympic gymnastics."

The Pedestrian Safety Program is a list of ten major suggestions for improvement in pedestrian safety. It is similar to the top ten list proposed by Supervisor Mabel Teng, including calls for longer crossing times for clearing the entire street, visible and international walk signs, and sidewalk "bulbs" for waiting for busses.

The senior platform more aggressively attacks the problems, calling for closing Market Street to passenger cars from Van Ness to The Embarcadero to speed up transit and protect shoppers. The platform also calls for an immediate ban on hand-held cellular phones while driving. Bill Price, president of SAN said, "Talking on a phone while driving is like driving drunk. We also want a City-wide policy of No Right Turn on Red. Far too many seniors are being nudged out of the crosswalks by angry and self-important drivers."

Valley Workshop to Help Senior Tenants

A know-your-rights workshop for senior tenants will be held at 11 a.m. on Wednesday, Oct. 18 at the Visitacion Valley Senior Center, 66 Raymond Ave. Topics discussed will include: protections from eviction; what happens if a landlord sells a building; your rights if you live in an illegal unit; and whether you can get a roommate. For more information, call Visitacion Valley Senior Central at 391-1655.

Young Artists Receive an Award



Supervisor Mark Leno recently presented a plaque to youth from the Mayor's Youth Employment and Education Program (MYEEP) who worked at the Meridian Gallery this year painting a mural which was installed in an underpass at Powell and Market Streets, facing the S.F. Chamber of Commerce's Tourist Office.

Grapevine Mailbox

State Bills in Works to Protect Consumers

Dear Neighbors:

The California State Legislature has been working on a number of bills to protect consumers and maintain confidence in the marketplace. In order to keep you updated on legislative activities, several of these consumer protection bills are identified below:

*AB 78 - creates a new Department of Managed Care to regulate health care service plans and establishes a new Office of Patient Advocate to help patients who have complaints against their HMOs.

*AB 2327 - protects the confidentiality of consumers who use hotlines and assistance programs to answer questions about the health care system.

*AB 2517 - protects used car buyers by banning the use of gag clauses that prevent previous owners from disclosing a car's damage. This bill extends important legislation enacted in 1998 - AB 2410 (Shelley) - that prohibits automobile manufacturers from requiring consumers to sign gag clauses when their new cars turn out to be a lemon.

*AB 1949 - creates Regional Identity Theft Units to investigate and prosecute the growing crime of identity theft.

*AB 1963 - requires credit card issuers to include with each billing statement sample calculations to help consumers. This information will show the length of time necessary to pay off minimum balance plus balances of \$1,000, \$2,500 and \$5,000.

It is a pleasure to serve you in the California Assembly.

Sincerely,
Kevin Shelly, Majority Leader

City Needs to Address Microwave Antennas

Dear San Francisco neighbor

As a member of the San Francisco community, you should be aware of an issue of great concern to many of us here in the City: The proliferation of cellular telephone and PCS microwave antennas in residential neighborhoods. With the existing controversy in the scientific community about the health and safety effects of such facilities, we believe the City needs to take a more proactive approach to this issue. Although recent federal appeals court decisions from around the country have given it the power to further restrict the placement of antennas in residential districts, the City has been more responsive to lobbyists from the cellular industry than to the concerns of its own residents.

In this election year, we are urging all neighborhood associations to pose the following question to candidates for Board of Supervisors at any candidates' night, debate or public forum in your district that your group will sponsor or attend: "Will you agree to help draft legislation to protect residential neighborhoods from cellular telephone microwave antennas?"

A follow-up confirming letter to each candidate regarding her or his response is also recommended, so that their position becomes part of the public record on this issue.

Thank you for your time and consideration of this important issue.

Sincerely,
Douglas Loranger,
S.F. Neighborhood Antenna-Free Union

Bad Ticket Revisited

Dear Readers:

In the June issue of the Grapevine we reported on how a vehicle parked in a two-hour residential zone in San Francisco was cited by a parking control officer after having been parked in a space for only nine minutes. The officer had listed the time the vehicle was originally checked

more than two hours before the driver actually parked there.

After almost four months and two hearings on the matter, we are quite happy to announce that a hearing officer for the San Francisco Department of Parking and Traffic found the ticket to be invalid.
Len Appiano, Editor

Saving Our Future And Your Retirement

by Al Cors, Jr.

(NAPS) While politicians of every stripe argue about the federal budget surplus and what to do with it (money that you overpaid in taxes to the government), most agree that individual contribution limits for both regular and Roth Individual Retirement Accounts (IRA) should be raised from \$2,000 to \$5,000. To that end, the Majority Leadership in the U.S. House of Representatives plans to hold a free-standing vote on a measure to raise the IRA contribution limit to \$5,000 in the next two months. No vote should be easier or more popular for Members of Congress from both political parties.

The IRA contribution limit increase is long overdue. The last increase occurred in 1981, almost twenty years ago. If the limits were indexed for inflation (like Social Security) and the standard income tax deduction for example), starting with the introduction of the IRA in 1974, the limit would now exceed \$5,000. It's only fair that today's workers have an opportunity to adequately provide for their retirement. To do that, to literally save their future, the limit must be raised.

Some estimates indicate that more than 50 million American workers are not covered by any employment-based retirement plan. One survey conducted by Lake Research reports that 70 percent of the "Baby Boomers" surveyed said they would save more if IRA contribution limits were raised. A recent poll commissioned by the Consumer Federation of America and DirectAdvice.com reveals that more than half of American households (56 percent) are behind where they should be in saving for a comfortable retirement. This study also finds a larger majority (59 percent) who expect their standard of living in old age will be "lower" than it is now. A 1998 Employee Benefit Retirement Institute survey found that 80 percent of us do not believe that Americans save adequately for retirement. The contribution limit increase must be enacted now, not tomorrow, to have an effect on retirement security.

It has long been clear that you can't count on Social Security. The number of workers supporting Social Security recipients continues to shrink. From four workers to each recipient in 1965, the ratio will slide to 1.7 workers for each recipient in 2040. As the tax burden grows on workers who support the system, the pressure will build to hold down Social Security payments. Employer-sponsored pension plans can help, but without adequate IRA savings to supplement their income, tens of millions of American retirees will be facing a bleak future.

That's why legislators from both parties have been working to raise the limit. The list includes House Speaker Dennis Hastert, Senators Bill Roth and Max Baucus, and Representatives William Thomas, Rob Portman, Ben Cardin, Elton Gallegly and Dennis Moore. This strong, bipartisan support is there because the need is real and the solution is obvious. Higher limits would raise individual savings and boost our economy through lower interest rates. Workers and retirees would gain, and our future and your retirement can be saved. Of the many good ways that the overpayment of tax revenue could be returned, few make more sense than this one. The House should pass an increase to \$5,000 for all IRA contributions, the Senate and the President should add their support, and this critical legislation should be enacted into law.

Make Fewer Trips To the Gas Pump

(NAPS) Filling up at the gas pump has become a draining experience, to say the least. With gasoline prices at their highest levels in years, drivers are beginning to seek ways to improve their autos' fuel efficiency.

Fortunately, there are numerous ways to save money at the pump, say automotive experts at the Specialty Equipment Market Association (SEMA).

SEMA, whose members have been helping people make the most of their vehicles for nearly 40 years, suggests drivers invest a few dollars now to save money in the future and to enjoy their vehicles more.

"It's easy to improve a vehicle's fuel economy and get improved performance at the same time, at any stage in the life of a car," says Chris Horn, SEMA's vice president of consumer affairs. "Simple changes, like snapping on a high-performance air filter and changing to a less-restrictive muffler or exhaust system, help an engine breathe easier, so it produces more power and is more efficient."

"Improving a vehicle's ignition system also can make the engine more efficient, so it needs less fuel and performs better."

Good engine and tire maintenance are also powerful contributors to better gas mileage, explains Horn. The Federal Trade Commission estimates consumers can save several hundred dollars a year on gas just by keeping the vehicle's engine tuned and tires inflated to the proper pressure.

"Pickup truck owners can reap some of the biggest benefits in terms of improved gas mileage," he says.

Air traveling into a pickup's bed runs smack into the tailgate, creating serious resistance. Some people drive around with the tailgate down, but this reduces a truck's utility. A better solution is to replace the tailgate with a specially designed net. Another option is to top off the bed with a truck cap or tonneau cover that will improve aerodynamics substantially and provide more secure storage space.

"Clearly, there are a number of enhancements you can make to your car or truck that will improve the aerodynamics and engine performance," Horn says. "But don't forget the contribution of good personal driving habits."

Driving at a consistent speed is one way to improve gas mileage, so it makes sense to use cruise control. If you don't have it, it's simple to get cruise control installed, SEMA experts recommend.

"Tires are another major contributor to fuel efficiency," adds Horn. "Studies have shown that it's not uncommon for vehicles to have six percent increased fuel consumption due to under-inflated tires. Maintaining proper tire pressure can get you up to 20 more miles from a tank of gas."

How Much Do Rules and Regulations Cost-You?

(NAPS) Last year federal agencies in Washington created 4,684 new rules and regulations covering everything from slip-and-fall hazards to clean air and imported reptiles.

While many Americans welcomed these regulations, few may know what these regulations are costing them.

According to the Competitive Enterprise Institute, federal regulations cost about \$758 billion a year.

That's more than all 1998 U.S. corporate pretax profits. Or, an estimated 18 percent bite out of a family of four's \$42,000 yearly after-tax income.

The institute has published a study of regulatory costs, the 2000 edition of *Ten Thousand Commandments: An Annual Policymaker's Snapshot of the Federal Regulatory State*.

According to the report, the public's cost of complying with federal health, safety, environmental and economic regulations doesn't appear anywhere in the budget.

"To put the cost of regulations in perspective, consider that the maximum expected federal budgetary surplus of \$489 billion in 2010 is well below today's cost of regulations," writes C. Wayne Crews, author of the report and director of Competition and Regulation Policy at CEI. "The annual

"Under-inflated tires also wear more quickly, so it's worthwhile to keep a tire gauge handy and use it. If you're not mechanically inclined, consider permanent, stem-mounted gauges so you can tell at a glance if your tires are low."

Horn says an even better investment is to install a tire monitoring system that will let you know when your tires need air and when you're at risk of having a blowout. In addition, switching to one of the newer tire designs on the market can improve fuel efficiency.

To learn more about how to improve your vehicle's performance, utility and style, visit www.enjoythedriver.com, or write SEMA Consumer Affairs at 1575 South Valley Vista Drive, Diamond Bar, CA 91765.

costs of regulation even exceed U.S. corporate pretax profits (\$718 billion in 1998) and the gross national product of Canada (\$595 billion in 1997)."

Some other findings in the report include:

*Agencies have issued over 23,000 final rules since the Republican takeover of Congress.

*Of the 4,538 regulations now in the works, 137 are "economically significant" rules that will cost at least \$100 million apiece annually.

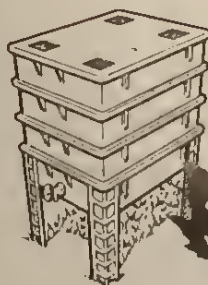
*The EPA expects to issue 456 or 10 percent of the 4,538 planned rules. New government programs may increasingly be funded by more off-budget regulations as opposed to new taxes or spending.

"The proper way to police the regulatory state is to treat it the same way the tax-and-spend state is treated. Congress must be made directly accountable, to the extent possible, for the costs that agency rules inflict on the public," said Crews.

CEI is a non-profit, non-partisan research and advocacy institute dedicated to the principles of free markets and limited government. To obtain a copy of the study, contact CEI at www.cei.org or call 877-LESS-REG (5377-734).

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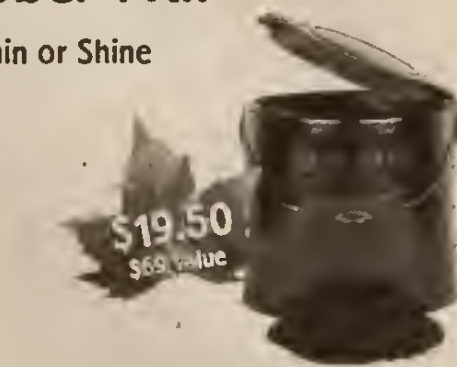
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- Offer for San Francisco residents with valid ID
- Only two bins per household (previous year buyers included)

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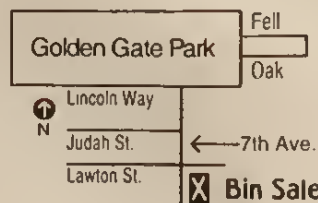


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- 32" tall x 32" diameter
- For food and yard trimmings



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Heritage Homes Almost Completed



Just 28 months after the implosion of Geneva Towers, construction of attractive replacement housing called Heritage Homes nears completion in these views (top) along the southern bend of Garrison Street; (center) on the west side of Schwerin Street; and (bottom) at the northwest corner of Schwerin and Garrison.

Don't Get Cornered By Curbstoning

(NAPS) You can protect yourself from the latest trend in consumer rip-offs--curbstoning. What is curbstoning? Most states limit the number of cars that one can sell without a dealer's license or only allow the selling of one's personal car. Curbstoners ignore these laws and sell multiple cars that frequently have hidden problems in their past -- problems that can effect both the safety and the value of these vehicles.

Before buying any used car, consumers should make sure that they have done their research on both the vehicle and the seller. Used car buyers should be wary of sales conducted from the side of the curb or a vacant lot. Often these vehicles are sold by con men posing as private individual sellers.

There are ways to guard against curbstoners:

*Don't be shy; ask for the seller's driver's license. If the vehicle is the personal property of the seller, the name that appears on the car's title should match the driver's license.

*Ask the seller for a detailed vehicle history. Ask to see any service records and get a Carfax Vehicle History Report. Carfax reports can reveal any hidden problems in a car's past like salvage history, odometer fraud or flood damage. Log on to www.Carfax.com or call toll free 1-888-4CARFAX (1-888-422-7329) to find out more.

*Take the car to a trusted mechanic. A physical inspection can uncover problems such as weld marks, water spots and uneven tire treads. These problems can indicate a potentially

unsafe vehicle.

*Always be leery about a price that seems too good to be true; there is usually a reason. The illegal seller may be trying to make fast money so get the facts and protect yourself.

*Visit a reputable used car dealer. Over 10,000 used car dealers around the country use Carfax to make sure their cars are top notch. They'll be happy to help you find the perfect car. You can locate a dealer by logging on to www.Carfax.com and using the dealer locator.

*Check for indications of odometer tampering. Is the physical condition of the vehicle consistent with the mileage indicated on the odometer? For example, A car with worn tires, rust, worn seats and floor mats probably has more than 20,000 miles on it. Use your best judgement.

*Finally, make sure that you have a way to get back in touch with the car seller. If there is a problem, you have some way of reaching him or her for repairs or returns. Beware of sellers that will only give out their cell phone or pager number. Curbstoners often change their locations to avoid being caught.

Free Days for the Valley At Academy of Sciences

Visitation Valley residents and their neighbors with a 94134 zip code can attend the aquarium, planetarium and natural history museum of the California Academy of Sciences in Golden Gate Park on Oct. 20, 21 and 22 during its *Neighborhood Free Days*. Proof of residency must be demonstrated with a driver's license, photo ID or utility bill

Bringing Individual Retirement Accounts Into the 21st Century

by Marc E. Lackritz

(NAPS) With the future of Social Security in doubt and Americans living longer and healthier lives, the estimated dollar figure needed for a comfortable retirement nest egg has increased dramatically. Despite all the evidence, Americans are not adequately preparing for their retirement years. In fact, it is estimated that most Americans only put away about one-third of what they'll need for retirement.

Some members of Congress are trying to address this retirement savings shortfall. There are a number of pending bills that would increase the Individual Retirement Account (IRA) contribution limit from \$2,000 to \$5,000 a year. Common sense proposals in the Senate and House -- which enjoy broad support from both sides of the aisle -- would go a long way toward addressing the serious shortfall in retirement savings.

The Individual Retirement Account is a good deal -- there's no simpler way to describe it. IRAs give individuals two opportunities to build retirement wealth. With the traditional IRA, individuals are allowed to make an annual, tax-deferred contribution of \$2,000 to an IRA. The Roth IRA works a little differently, providing its tax break on the back end -- at retirement age there are no taxes on the earned dividends built up over the years through compound interest. Either way, it's a great incentive to save.

The only problem is that IRAs have not kept pace with the times, the rate of inflation, or the cost of living. When IRAs were created in 1974, the contribution was limited to \$1,500. It was increased to \$2,000 in 1981 and has remained unchanged since then.

Congress is well positioned to take action this year on raising the IRA contribution cap, and it should. Increasing the contribution limit to \$5,000 would be a good first step, but what is really needed is a long-term fix. Legislation calling for periodic increases in the contribution cap is long overdue. The value and attractiveness of the IRA as a savings vehicle would be severely limited if another two decades pass before a subsequent adjustment is made. An inflation-indexed mechanism that raises the cap based on increases in the cost of living would ensure that IRAs

Bargain Compost Bin Sale

Turn your yard trimmings and kitchen scraps into a rich soil conditioner by composting. Two bin types will be available: backyard composters for \$19.50 and worm bins (also suitable for indoor use) for \$24.50, at a sale sponsored by the San Francisco Recycling Program on Oct. 14 from 9 a.m. to 3 p.m. at 7th Avenue and Lawton St. across from the Garden for the Environment.

The Ship That Won't Sink

(NAPS) An exciting new book dispels some myths and reveals some surprising new truths about the extraordinary ship that seems to float forever in the imaginations of people everywhere.

In his new non-fiction book, *Ghosts of the Titanic* (William Morrow, \$26), Charles Pellegrino brings startling new information to light about the shipwreck and the human dramas of survivors, reconstructed from letters, diaries and oral histories.

Pellegrino is an oceanographer, who draws on his 1996 deep-sea expedition to the Titanic as well as other marine scientists' recent research to dispel some myths and reveal some surprising new truths.

Contrary to the popular notion that the ship succumbed to a gigantic gash after hitting an iceberg, he shows that the Titanic was felled by a series of ice stabs and bullet-hole-like punctures adding up to just 12 square feet of openings through which tons of water poured.

In addition, Pellegrino reveals: who was looting cabins as the ship went down; the surprising fate of the Grand Stairway; and why the lookout never saw the iceberg before it was too late.

For more information on this book go to www.HarperCollinsPublisher.com

maintain their real dollar value.

Congress should also consider adding a periodic adjustment feature to the income limits that govern IRA eligibility. While the income limits for deductible IRAs will rise gradually over the next few years, they will continue to restrict saving by middle-income workers if not kept in line with increases in inflation. Other governmental programs, as well as income-based limits for employer-sponsored pension plans feature automatic adjustments. IRAs should be given equal treatment.

It's high time the IRA was brought into the 21st century. Raising the IRA contribution limit will help low- and middle-income taxpayers save more for retirement by making the accounts more attractive and providing an increased tax incentive. For half the workforce not currently participating in an employer-sponsored pension plans, the IRA is the only tax-favored retirement savings alternative.

In addition to increasing the IRA contribution cap, Congress should also provide for "catch-up" contributions which would allow those who were unable to contribute earlier in their careers to have the opportunity to make up for the years they missed. Allowing workers to make additional contributions beyond the cap once they've reached age 50 makes good sense.

Lifting the cap and providing for "catch-up" contributions will make Individual Retirement Accounts even more attractive. These common sense changes will boost IRA participation -- the recent introduction of the Roth IRA attracted a vast number of new investors.

The Individual Retirement Account is a terrific savings vehicle. By bringing the IRA into the 21st century, we can encourage more Americans to take advantage of it and get started on building a firm foundation for a secure retirement. If you agree, contact your Representative and Senators in Congress. You can write to them at U.S. Senate, Washington, DC 20510 or U.S. House of Representatives, Washington, DC 20515.

VISITACION VALLEY GRAPEVINE - OCTOBER 2000-3

Health Insurance Premiums Rising

(NAPS) Health insurance premiums are rising rapidly and are expected to increase by 9-12 percent annually over the next three years for most Americans. Those who work in small businesses or buy individual policies will see even greater increases, according to a report by the National Coalition on Health Care.

These premium increases will cause many middle-class working families to become uninsured either because employers will cut benefits, require workers to pay a larger share of the premiums, or drop health insurance altogether. There are 44 million people who currently do not have health insurance, and that number is increasing by 1 million each year. The rise in the cost of health insurance could add hundreds of thousands to that 1 million.

Many factors are driving up the cost of health insurance, including: new and expensive medical technology; the rapid escalation in the number, use and price of prescription drugs; poor quality, including the overuse and misuse of medical services; the aging of the population, and consumer demands for broader access to health care.

The groups most affected by high and escalating health insurance premiums are those who can least afford the additional costs -- low- and middle-income working families, young adults ages 18-24, minority and immigrant populations, the self-employed, those who work part-time, and workers who are in small firms who have to pay a significant share of the costs of their employers' health insurance coverage.

"While a great deal of attention in the past several years has been focused on the problems of quality and the uninsured in health care, cost has been largely ignored because it was assumed by many that managed care had successfully addressed that issue," said Henry E. Simmons, M.D., M.P.H., F.A.C.P., president of the Coalition.

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Consumer Survey Reveals Americans Can't Leave Their Work Behind

(NAPS) If you feel like you can't get a break from work, you're not alone. A whopping ninety six percent of Americans check in with their offices several times during their vacations, according to a national consumer survey commissioned by Jameson Irish Whiskey and conducted by Beta One Research, Farmington, CT.

"Electronic leashes" such as beepers and cell phones have made it next to impossible to sever ties with the office. The survey revealed that while trying to vacation, 70 percent of Americans receive phone calls from their offices.

Considering how difficult it is to

break free from the demands of today's workplace, it's no surprise that the survey found only 5 percent of Americans are able to relax as soon as their vacation starts. Nearly 60 percent reported that it takes them between 1 and 2 weeks to relax and by then it's time to head back.

The survey also noted a growing trend toward abbreviated vacations such as extended weekends or quick getaways. As a result, travelers are cramming their itineraries and are rising early to take advantage of time away from the office. The survey concluded that a mere 19 percent of Americans sleep late while on vacation.

According to Robert R. Butterworth, Ph.D., International Trauma Associates, a psychologist who has spent 20 years counseling patients suffering from stress related disorders, "People learn from their experiences. Return-

ing to piles of work and bulging in-bins has fueled a desire to make the transition from vacation to work an easier one. Instead of spending your vacation working, it's better to pre-determine when you'll contact your office and place a strict limit on the amount of vacation time you spend in contact with your office."

So what's a cog to do?

Dr. Butterworth offers these tips to ensure a relaxed vacation:

- *Starting from at least 3 weeks before you leave, prepare subordinates and upper level staff with continual reminders on a weekly basis. Remember surprise and poor planning are the enemy of a relaxed and unstressed vacation.

- *Delegate specific tasks to specific people. Make sure they all know their responsibilities.

- *Assign a trusted person to handle all crisis and emergency matters.

- *Designate one primary contact with the office so that you are not making and receiving calls from an entire staff.

- *Do not broadcast your vacation number to the entire staff if you do not want to be disturbed on mundane matters.

- *Create a specific time when you will be available for emergencies and stick to it. (i.e. you'll take calls each day at noon).

- *Let bosses know that if you are called and are, "on the clock" reimbursement in the form of additional time off, a vacation extension or salary is appropriate.

- *Program your email, work telephone and pager to send an immediate reply stating that you are on vacation and will respond upon your return. Be sure to give the name of the contact person in your office who will handle crucial correspondence in your absence.

Bargain Book Sales At Main Library

Friends and Foundation of the San Francisco Public Library will hold two bargain book sales in October at the Main Library, 1000 Larkin St. entrance with all books \$1 or less on Friday Oct. 6 from 11 a.m. to 2 p.m. and Saturday, Oct. 28 from 10 a.m. to 3 p.m.

- *Have a trusted peer manage your in-bin and delegate work for you. Offer this service to him or her when they take their next vacation.

Jameson Irish Whiskey Brand Manager Jeff Agdem comments, "We recognize the importance of striking a balance between managing critical projects while on vacation and being able to actually relax and enjoy your time away from the office. To show just how much we value serenity, we have created a

national sweepstakes to win the ultimate tropical 'Unrushed Vacation.'"

The Jameson Unrushed Vacation Sweepstakes is a seven day, six night trip for four to the renowned Privilege Resort and Spa in St. Martin. The lucky winner and three guests will be treated to the ultimate spa experience including world class cuisine, daily massages and deluxe accommodations. To enter, simply visit your local spirits shop and fill out an entry form.

Black Boxes Aren't Just for Airplanes

(NAPS) The U.S. Food and Drug Administration (FDA) calls it a "boxed warning." Others call it a "black box warning." Regardless of what you call it -- does anyone know what it means? We'll give you a hint: it has nothing to do with the flight data recorder on airplanes.

The boxed or black box warning is required by the FDA to inform physicians and patients of a potentially serious side effect or safety hazard associated with a particular prescription medication. As its name implies, the warning is outlined in a black box to make it stand out from the rest of the drug material. It is also intended to convey important safety information and call attention to a drug's risk/benefit ratio, which should be taken into consideration when a physician prescribes the medication. In itself, a black box warning associated with a particular medication does not mean every person will get this side effect, it just means that you should be aware that the possibility exists.

Where does the information in a black box warning come from? It is usually based on clinical data -- in the absence of clinical data, animal data may be used. As the medication is used over time, more is learned about it and this may lead to the revision or removal of the warning. In some cases, drugs that are initially approved without a black box warning may receive one after additional data becomes available which might show side effects not originally seen in patients. Whenever a change like this is required, pharmaceutical companies typically inform physicians through a

"Dear Doctor" letter where they notify the physician about what has changed and why and what this will mean to their patients.

The warning is put in the package insert, which contains information about the drug, including indication, dosage, drug interactions and who should/should not take it. The location of the black box warning varies depending on the FDA's decision -- it could be the first thing you see on the top of the first page of the package insert, other times it is in the adverse reactions (side effects) section of the insert. The FDA, in collaboration with the pharmaceutical company producing the medication drafts the black box warning as well as the rest of the package insert. When a medication has a black box warning in its package insert, this important information is required to be included in all written materials about the drug.

Now that you know what a black box or boxed warning is, make sure you read the material you're given when you are prescribed a medication to see if, in fact, your medication has this type of warning. If you see one, it is very important to discuss this information with your doctor. He or she is the best person to consult with when you have a question regarding a drug's effect on your body. Not only is it important that you know what the drug will do to help you, but you should also know what other effects a drug may have on your body. For more information on what a specific black box warning means, please consult your physician or call the pharmaceutical company that manufactures the medication.

Visitacion Valley Community Center Senior Program

Funded by the S.F. Commission on the Aging

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Everyone Had a Good Time at Visitacion Valley Neighborhood Day



All photos by Julie Kavanagh

Fall Ideal Time for Vehicle Maintenance

(NAPS) Motorists take heed. Vehicle components weakened by summer's tough stop-and-go conditions could completely fail during the cold temperatures of winter, turning an inconvenience into a potentially deadly breakdown.

To help you prepare, here's advice from the non-profit National Institute for Automotive Service Excellence (ASE). Some of the tips are easy; others require a professional technician.

1. The Basics. Read the owner's manual to become familiar with the various components and systems. Follow the recommended service schedules.

2. Housekeeping. Wash and wax your vehicle to protect its finish. Inspect lights and bulbs. Replace worn wiper blades; keep plenty of washer fluid on hand; carry emergency gear—a shovel, a blanket, boots, jumper cables, high-energy snacks, and a cell phone.

3. Battery. The only accurate way to detect a weak battery is with professional equipment. But do-it-yourselfers can handle routine care: scrape away corrosion from posts and cable connections, clean all surfaces, and re-tighten connections. (Be sure to wear eye protection and gloves.)

4. Engine Oil. The oil and filter should be changed as specified in your manual.

5. Cooling System. Flush and refill as recommended. The level, condition, and concentration of the anti-freeze should be checked periodically. Let the engine cool off before removing the radiator cap. The tightness and conditions of drive belts, clamps, and hoses should be checked by a pro.

6. Engine Performance. Problems with rough idling, hard starts, stalling, or diminished power should be corrected before cold weather sets in. Describe any changes in performance to a qualified technician.

7. Heater/Defroster. For comfort and safety, the heater and defroster must be in good working condition.

8. Tires. Rotate tires about every 5,000 miles. The air pressure should be checked once a month; let the tires "cool down" first. Examine tires for cuts and nicks, uneven wearing and cupping. Check the spare, too. Note that some of today's body styles and tire packages are not compatible with tire chains.

9. Brakes. Brakes should be inspected as recommended in your manual, or sooner if you notice pulsations, grabbing, noises, or longer stopping distances.

10. Finding Good Auto Service. Ask friends and associates for recommendations. Contact your local consumer organization regarding reputation, complaints, etc.

Look for repair facilities that employ technicians certified by the National Institute for Automotive Service Excellence (ASE). ASE-certified technicians have taken and passed national competency exams. They wear blue and white shoulder insignia and carry credentials listing their areas of technical expertise; their employers often display the ASE sign.

Good shops will have orderly conditions, modern equipment, customer service awards, and an attentive

Magnetic Resonance Imaging Offers New Insights

(NAPS)—Newer, faster versions of a technology known as magnetic resonance imaging (MRI) are making it possible to understand for the first time exactly how the brain functions.

With this new knowledge, doctors are finding it easier to successfully treat medical conditions ranging from brain chemistry imbalances to brain tumors.

Non-invasive MRIs are being used to study tumors, discern the signs of advancing Alzheimer's Disease, learn more about the chemistry of depression, identify damaged sections of the brain in multiple sclerosis and pinpoint the location of a stroke.

A new type of MRI, Functional MRI, also helps researchers and doctors see what parts of the brain are active during a specific task and may help scientists understand how the brain learns. This understanding may one day result in better teaching methods and a more productive work environment.

The medical benefits of MRI are evident in its uses during brain surgery. Before the MRI, the cure-surgery-might have been worse than the disease. Doctors now use the technology to view blood vessels. With an MRI, they can avoid slicing brain tissue or puncturing any large arteries as they remove a tumor.

The technology of image-guided surgery is being modified in a way that will make it possible to perform surgery without the knife. MRI can be used to focus beams of ultrasound onto a tumor and destroy it without damaging surrounding areas.

MRI was far from the minds of Dr. Felix Bloch and Dr. Edward Purcell when each scientist independently discovered how to measure magnetic resonance—the breakthrough that led several decades later to MRI.

While studying the way the nucleus of an atom absorbs energy from radio waves when placed in a magnetic field, thereby altering measurements in physics, scientists found that magnetic resonance can be also used to analyze the chemical structure of molecules. The MRI can distinguish different types of chemicals because the nuclei of each chemical element resonates to a particular frequency of radio wave and then emits signals at a

staff. Policies regarding diagnostic fees, labor rates, and guarantees should be posted.

For a brochure with tips on how to choose a repair shop plus information about ASE technicians, send a self-addressed, stamped business-sized envelope to: ASE, Right Repair Shop, Dept. NAPS-002, 13505 Dulles Technology Dr., Suite 2, Herndon, VA 20171-3421. Visit www.asecert.org for more information.

characteristic frequency.

MRI came into general use in the mid-1980s, but until the 1990s, patients had to lie still for 10 to 30 minutes while the machinery acquired its images.

Images can now be captured in as little as fifty milliseconds, making it possible to capture the beating of the heart or the pulsation of lungs.

The heart of a magnetic resonance imaging machine is a magnet so powerful that people entering the vicinity of the magnet must divest themselves of metal and their credit cards. It is bigger, more powerful magnets and increasing computer power that have raised the speed of MRI imaging.

This information was summarized from the Federation of American Society for Experimental Biology's (FASEB) most recent Breakthroughs in Bioscience article. The full text of the MRI article, along with other articles on biomedical research breakthroughs, can be found at www.faseb.org/opar/break.

More Power To You: Tips on Enduring Power Outages

(NAPS) By planning ahead, there are a number of ways to increase comfort and reduce the inconvenience caused by power outages due to severe weather, such as heat waves.

Here are a few consumer tips from Edison Electric Institute:

*Draw blinds, shades and drapes during the hottest part of the day to keep the house cooler.

*Prepare a list of emergency telephone numbers, including the number of your local utility company so you can report outages.

*Have fresh batteries, a flashlight, a battery-powered radio and a battery-powered or wind-up clock on hand.

*Make sure all computers and high-tech entertainment equipment are protected by surge protectors. *After a blackout, turn off appliances except for one lamp, so you'll know when power has been restored.

*Only open freezer and refrigerator doors when absolutely necessary.

For more information on preparing for power outages contact your energy company.

Freight Railroads: Still Delivering the Goods

(NAPS) If you think that freight trains are an essential part of this country's economy, you are on the right track.

From lumber to vegetables, from coal to orange juice, from grain to automobiles, from chemicals to scrap iron, there is hardly a product or industry that does not benefit from the contribution of this country's freight rail industry.

Just look at the numbers:

*Freight railroads own, maintain and control more than 132,000 route miles in the United States—enough to circle the globe more than five times.

*In 1998, just over 20,000 locomotives and a fleet of over 1,300,000 freight cars hauled 1.6 billion tons of freight. It would take three million trucks to equal the capacity of the U.S. rail fleet and over 40 million truck trips to haul that same amount.

*Intermodal volume—using rail and other forms of transportation to ship goods—has nearly tripled since 1980.

*America's freight railroads carry more than 40 percent of the nation's intercity freight and 70 percent of the vehicles shipped from domestic manufacturers.

*In 1998, domestic freight rail lines carried 64 percent of the nation's coal. That translates to 36 percent of the nation's electricity. Chemicals accounted for 140 million tons and farm products came in third with 129 million tons.

To put these numbers in a more personal context, railroads carry over 17 million tons of lumber and plywood a year—enough to build over 700,000 homes.

Viewed from another perspective, they carry approximately 18.5 million tons of steel per year. That's enough to build over 20 million automobiles—nearly five million more has the number of new cars sold in 1998.

That's not all. The U.S. freight rail industry helps to fuel the economy by contributing \$13 billion a year in the form of wages and in benefits to more than 200,000 employees.

That figure doesn't include the billions more the industry spends in supplies or the \$8 billion it pays out each year in benefits to retirees and their families.

Even more directly, in 1998 class one railroads in the U.S. paid \$2.1 billion in payroll taxes and \$724 million in federal income taxes. Clearly, every time a freight train carries a commodity—whether it's across town or across the country—it is helping the economy to move along as well.

De-Stress Yourself

(NAPS) Take it easy? Impossible. In a recent study, 48 percent of Americans wish they knew how to relax. Here are simple tips to take the anxiety out of a busy day.

*Get friendly. Join a special interest group, take up a new hobby, get a pet, or just take five minutes to call or e-mail a friend.

*Brown bag it. Make a weekly eating plan and stick to it. Plan lunches in advance to save time. Include healthy sandwiches, crackers, fruits, and veggies.

*Snack. Nutritious snacks help keep blood sugar levels normal and brain chemistry in balance. Keep crackers, bagels, breadsticks, pretzels, tortillas, or dried fruit in your desk, car, or gym bag for a snack that's ready when you are.

*Slow down and laugh. When you're feeling overwhelmed, relax your jaw, drop your shoulders, and breathe. Laugh! You'll release endorphins that can reduce tension.

*Relax with a slice. Toast it, top it, or eat it plain. Bread is the ultimate comfort and provides essential nutrients like iron, niacin, and folic acid.



Calling All Neighborhood Residents!

Join a team of Neighborhood Advocates who are working in Visitacion Valley to strengthen the community and prevent hate violence.

By joining you will:

- be given free community organizing training;
- be working with your community on real solutions for improving intergroup relations in Visitacion Valley;
- be a part of the leadership for an upcoming community forum;
- be eligible to receive a stipend.

For more information or an application*, contact: Sema at 415-564-9410, or StopHatred@aol.com

INTERGROUP  CLEARABOUT

Working to Stop Hate Violence and Promote Positive Intergroup Relations

* Application deadline is Friday, October 13, 2000.

Grapevine Puzzler

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ASDSXCVNSOFNCILAMOSV
VICBVJGSZCAXCVBYFSSO
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Abyssinian	Chartreux	Japanese	Russian Blue
Asian	Cornish Rex	Korat	Scottish Fold
Shorthair	Devon Rex	LaPerm	Selkirk Rex
Balinese	Egyptian	Maine Coon	Siamese
Bengal	Mau	Cat	Singapura
Birman	Havana	Manx	Somali
Bombay	Brown	Ocicat	Sphynx
British	Himalayan	Oriental	Tonkinese
Shorthair	Japanese	Persian	Turkish
Burmese	Bobtail	Ragdoll	Angora

Historic Proportions

- Match clues to answers.
- 1990
- More than 750,000 people crowded Central Park in New York on Apr. 22 for this event.
 - Troops from U.S. and 11 other nations arrive in Saudi Arabia at the end of July.
 - On Aug. 2, Iraq seized control of its neighboring country.
 - Independence on Mar. 11 for this country.
 - Workmen from Great Britain and France meet halfway during construction on Dec. 1.
 - Two nations again became one on Oct. 3.
 - Movie won four Oscars at Academy Awards on Mar. 26.
 - Private property became legal in this country on Mar. 6.
 - Conflicting nations merged as one on May 22.
 - World Series winners on Oct. 20 in four straight games.
 - Mayor of Washington, DC was arrested for drugs on Jan. 19.
 - Devastating earthquake here killed 40,000 on June 22.
 - Country rejoined the U.N. Security Council on Jan. 1.
 - Russian president quit the Communist Party on July 12.
 - This country got its independence on Mar. 21.
 - Super Bowl winners on Jan. 29.

Five Years Ago In the Grapevine

OCTOBER 1995

*A standing room-only crowd jammed St. James Presbyterian Church Sept. 23 to voice their concerns about neighborhood safety.

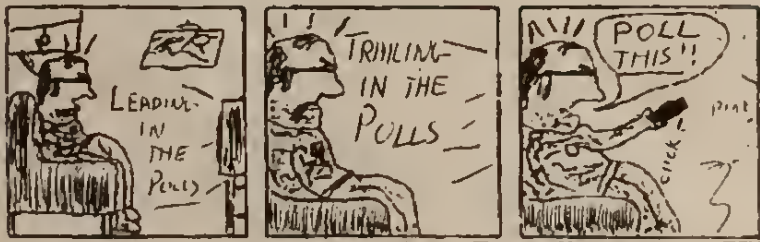
*Visitation Valley Community Collaborative commenced plans to open a beacon center at the Visitation Valley Middle School (VVMS).

*Parents of VVMS students were asked to vote whether or not they wanted school uniforms.

*Corp members from the San Francisco Urban Service Project began work on several programs to help strengthen the Visitation Valley community.

*Valley residents held a combined garage sale Sept. 16 at the Community Center.

Sump, the Grump



As a Matter of Fact

*The vapor trail left in returned to the sky by an airplane is called a contrail, which is a contraction of the words condensation trail.

*Some Pennsylvania farmers once believed they had to walk around a garden fence three times before 9 a.m. on St. Patrick's Day to keep moles out.

*In China and Japan the pine tree was considered the symbol of life, longevity and immortality.

*In Greek mythology Ins, the messenger of the gods is also the rainbow goddess.

*The first tennis balls were stuffed with human hair.

*Some believe that an emerald will calm storms at sea.

*In classical mythology the nymphs had the power of prophecy and served as nurses to some of the gods.

*The Girl Scouts were founded under the name the Girl Guides in 1912. The name was changed the following year. Daisy Gordon was the first Girl Guide in the United States.

*The first letter to circle the globe by air mail was dispatched from New York on April 19, 1937 and, after traveling through San Francisco, Hong Kong, Holland and Brazil, returned to New York on May 25, 1937.

*The mail box was invented in 1810 by Thomas Brown. He later became governor of Florida in 1849.

*In art, impressionism refers to a style focused on transitory visual impressions, often painted directly from nature, with an emphasis on the changing effects of light and color.

*In parts of England and the United States, the Scarlet Pimpernel is called the poor man's weather-glass because it closes up before rain.

*Some believe the cooking term *baste* comes from the old French word *basser* which means "to moisten."

*The first practical fountain pen was designed and manufactured by Lewis Edson Waterman in 1884.

*The first magazine published in Esperanto was *L'America Esperantisto*. It was published in October, 1906 in Oklahoma City, Oklahoma.

*In some cultures, the orange is seen as a symbol of purity, chastity and eternal love.

*The first patent awarded in the North American colonies was awarded in 1641 by Massachusetts for a method of extracting salt.

*The herb rosemary is known as both the herb of the sun and the herb that represents remembrance, fidelity and friendship.

*According to Celtic legends, the hazel tree is the tree of knowledge.

*The covering of the seed referred to as nutmeg is used to make the spice called mace.

*In England, some people once believed a double hazel-nut carried in a pocket would prevent a toothache.

*The Chinese were cutting and storing ice for food preservation as early as 1000 B.C.

Violent Crime In U.S. Declines

A new report shows that violent crime in the United States is at its lowest level since the government began keeping records 27 years ago, Reuters reported Aug. 27.

According to an annual report from the U.S. Justice Department's Bureau of Justice Statistics, non-lethal violent crime, including rape, robbery and assault, declined by more than 10 percent in 1999, a record drop.

The report noted that 28.8 million violent and property crimes took place in 1999, compared with 44 million in 1973, the first year the Bureau of Justice Statistics began its annual National Crime Victimization Survey.

President Clinton attributed the decline to his administration's anti-crime strategy. "This news is further proof that the Clinton-Gore administration's anti-crime strategy of more police on our streets and fewer guns in the wrong hands has helped create the safest America in a generation," Clinton said. He urged the U.S. Congress to approve funding for an additional 50,000 community police officers on the streets, 1,000 new federal, state and local prosecutors and 500 new firearms agents.

The U.S.: Where You Don't Always Reap What You Sew

by Robert E. Swift

(NAPS) There is an enormous amount of frustration in the manufacturing sector of the United States economy. The workers are doing everything right-this is the most productive era in our economic history, quality is way up, and there seems to be a healthy balance of power between management and labor. And yet these workers are afraid they'll lose their jobs to unseen forces any day now.

Globalization for this group of people has been an unmitigated disaster that has disrupted their way of life. Headlines such as "NAFTA Partners Help U.S. Imports Rise 14.7 percent," or Africa-CBI Bill Sails Through Congress," and "China Entry Into World Trade Organization" foretell further erosion of jobs in the sector.

And in fact the following headline, found in a recent issue of *Women's Wear Daily*, describes where these jobs are going. "Cambodians Decry Factory Conditions," is a report on a labor action in Cambodia mounted by factory workers from that country's garment district. The group marched through Cambodia's capital to protest working conditions and pay scale and forced overtime.

In December 1999, our government increased Cambodia's quota by 5 percent-even as the Administration denounced the labor conditions in the country's factories.

Cambodia's factories produce garments that are sent to the United States and soon take their place among the shelves of department stores and boutiques across the country. Other Third World countries such as China, Mexico, Honduras, Indonesia, several sub-Saharan African countries and the Caribbean also compete for our market and offer U.S.-based manufacturers the bottom-line benefits of cheap labor.

But this labor doesn't really want to be cheap. As the protests indicate, they want to be able to afford a better way of life and be paid a fair wage, and not be the commodity they now are. And on these shores, our workers simply wish to keep their jobs, and not have to sacrifice them to the underpaid of the Third World.

The tens of thousands of jobs lost to this transfer-the U.S. lost 15,000 manufacturing jobs between January and March 2000 alone-also signal an enormous trade imbalance. Through the first quarter of this year our trade

imbalance on goods has shot up 43 percent, to 41.6.6 billion. China and Mexico alone account for more than 20 percent of that total, both countries having targeted America as a ripe market for price exploitation.

Policies such as the North American Free Trade Agreement and international bodies such as the World Trade Organization, while well intentioned, favor third World countries at the expense of U.S. job holders.

Economists have taken note of the building crisis in trade imbalances and see this as a fundamental weakness in our economy. Further, the human toll is considerable, and can be cited as a direct consequence of our trade policies. For example, NAFTA was passed in November 1993, taking effect January 1994. From December of that year until March 2000, 320,000 jobs were lost in the apparel industry and 132,000 in textiles, for a total of 452,000 lost jobs in, ironically, an otherwise growing industry.

Cambodia, China, Mexico and other Third World countries should not have unfettered access to American jobs. To support our home textile and apparel industry, look for the Made in U.S.A. label, and keep the jobs where they'll strengthen our economy.

For facts on helping our economy by buying items made in America, write to the Crafted With Pride in the U.S.A. Council at 1045 Avenue of the Americas, New York, NY 10018; or call at 212-819-4397 or fax 212-819-4493.

Saturdays are Special At Randall Museum

The Randall Museum offers drop-in, hands-on art and science workshops every Saturday at 1 p.m. at 199 Museum Way (off Roosevelt, above the Castro). All ages are welcome; under 8 must be accompanied by an adult.

Museum admission is free with \$4 per person workshop fee (except where noted). Call 554-9600 for further information.

*Oct. 7 **Spiders** - Meet some real spiders, learn their web-building secrets and make a spider of your own to take home.

*Oct. 14: **Wacky Masks** - Construct an amazing mask from shiny papers and puff fabrics.

*Oct. 21: **Fancy Fall Frames** - Frame your favorite pictures with a handmade frame.

*Oct. 28: **Halloween Festival** - Innovative crafts and activities for all ages. Low cost activities range from 50 cents for most projects to \$4 for pumpkin carving.

Senior Central District # 7

will be sponsoring the following events:

Presentation on use of the new Eagle Voting Machine
presented by S.F. Department of Elections

***Tuesday, October 3 at 10:30 a.m.**
Visitation Valley Senior Center, 66 Raymond Ave.

***Tuesday, October 3 at 11:30 a.m.**
John King Senior Center, 590 Leland Ave.

***Friday, October 6 at 10:30 a.m.**
Mission YMCA, 4080 Mission Street (near Bosworth)

Voter registration forms and absentee ballots will be available.

Tenants Rights Workshop
Wednesday, Oct. 18 at 11 a.m.
Visitation Valley Senior Center, 66 Raymond Ave.
Presented by:
Khin Mai Aung, Staff Attorney, Asian Law Caucus

Senior Central District #7 provides free information and referrals to senior consumers 55 and over.

Senior Central District #7
66 Raymond Avenue
San Francisco, CA 94134
(415) 330-1789

Recycling in San Francisco

by Stefanie Pruegel, S.F. Recycling Program

Q: A lot of my garbage is yard waste and kitchen scraps I would like to compost this material, but how do I get started?

A: Composting is easy and benefits both you and the environment by naturally breaking down organic materials into a dark, rich soil amendment that will feed your plants! By making your own compost, you won't have to spend money on fertilizers. Compost increases soil fertility, making your plants healthier. When used as a ground cover, compost also helps retain soil moisture, lowering your watering needs. And it reduces pollution by keeping waste out of the landfill.

If you have a yard and a place for a compost bin and want to start composting, all you need to do is place compostable materials (such as sawdust, lawn clippings, small twigs and branches, and food wastes such as leftovers from salad preparations, egg shells, vegetable peels, and coffee grounds) in a compost bin and within a few months, you'll get a crumbly, brown, sweet-smelling material that can be used as a soil amendment for your garden and container plants. If you don't have a yard, you can still compost your food scraps in a worm bin that can be kept indoors or out.

Both backyard compost bins and worm bins will be available at bargain prices during a one day compost bin sale on Saturday, Oct. 14 from 9 a.m. to 3 p.m. at the pumpkin patch across the street from the Garden for the Environment, located at 7th Avenue and Lawton Street in San Francisco. San Francisco residents can purchase the "Home Composter" for hackyard composting offered at \$19.50 (regularly \$69) and the "Wriggly Wranch" worm bin offered at \$24.50 (regularly \$100). The sale is organized by the San Francisco League of Urban Gardeners (SLUG) and sponsored by the San Francisco Recycling Program. To get you started with your new bin there will be composting demonstrations during the sale. If you are still not sure that home composting is for you, or would like a more thorough introduction to backyard and worm composting, attend one of SLUG's

free workshops! The following classes are scheduled for the fall:

*Saturday, Oct. 7: Urban Composting. Garden for the Environment, 7th Ave. at Lawton St., 10 a.m. - 12 noon.

*Sunday, Oct. 15: Post Bin Day Sale Workshop. Learn how to use your new Home Composter and Wriggly Wranch. Garden for the Environment, 7th Ave. at Lawton St., 10 a.m.-12 noon.

*Saturday, Nov. 4: Start Urban Composting in Your Neighborhood. Garden for the Environment, 7th Ave. at Lawton St., 10 a.m.-12 noon.

*Saturday, Nov. 18: Compost for the Winter. Hooker Alley Community Garden, Mason St. between Pine and Bush St., 10 a.m.-12 noon.

Report Shows State Milk Policies Lower Calcium Intake

Putting the lie to the dairy industry arguments supporting California's protectionist milk policies, a new Mad About Milk report reveals that the state's milk drinkers actually get far less calcium from milk than residents or nearby states as a result of those policies.

The report, California's Alleged Calcium Advantage: It Disappears Faster Than a Milk Mustache, was released by the consumer coalition at a news conference in Los Angeles.

"Consumers in nearby states are getting as much as 64 percent more calcium from the milk in their diets than Californians, on a per capita basis," said Audrie Krause, director of Mad About Milk and author of the new report.

"This is clearly the result of California's ban on the wholesome, natural milk that is approved by the U.S. Food and Drug Administration (FDA) and sold in the other 49 states. Combined with laws that prohibit retail grocers from selling milk at a discount, it's discouraging Californians from drinking as much milk as consumers in neighboring states."

On a per capita basis, consumers in neighboring states are drinking as much as 36 percent more milk than consumers in California, and as much as 85 percent more of the low and non-fat varieties that nutritionists recommend.

The report analyzed milk sales data from the California Department of Food and Agriculture and the U.S. Department of Agriculture.

California dairy farmers produce more milk than any other state in the nation, at significantly lower cost. But because milk costs more here, Mad About Milk found that Californians drink less milk per capita than in the neighboring states of Oregon, Washington, Utah, Nevada, Arizona, Idaho and Wyoming.

Max Turchen, a representative of the Congress of California Seniors charged the state's milk policies are at odds with the nutritional needs of California children, teenagers, and older women.

Grapevine Want Ads

VOLUNTEERS WANTED for VVCC After School Program to tutor children ages 5-14 at one of our 11 sites in the Visitation Valley area. Interested persons contact Dee Smith, VVCC After School coordinator: (415) 585-2059.

A LITTLE GOES A LONG WAY. The John McLaren Child Development Center seeks in-kind donations for our newly-created lending library: children's books and magazines; small children's furniture; writing and/or art supplies; educational/cultural games or posters. Thank you in advance for your kindness and generosity! Please send all donations to: John McLaren Child Development Center, 2055 Sunnydale Ave., San Francisco, CA 94134. Call 469-4519 if you would like for us to pick-up any materials. BEEN THERE...DONE THAT! The Visitation Valley Jobs, Education and Training Program (across from the site of the recently demolished Geneva Towers) is accepting TANF and GA clients for "Welfare to Work--Job Readiness Training." Classes are conducted by sensitive community trainers from Visitation Valley. Got issues? No problem! We'll solve them together as you reach for your own self-sufficiency. Feel comfortable while you're trying to sell yourself into today's labor market. Contact Ann or Mary at (415) 239-2866 or 239-2877. ADVERTISING IN THE GRAPEVINE for Display: Full Page: \$150; 1/2 Page \$80; 1/4 Page \$45; 1/8 Page \$25; 1/12 Page \$15. Discount for three or more insertions. Call (415) 467-9300 for more details. Want Ads: 20 words for \$1. Extra line 50 cents. Mail ad and payment by last day of prior month to Visitation Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

For more information about the bin sale, the workshops or composting in general, call SLUG at (415) 285-7585.

Q: Why can some plastics be recycled and not others?

A: Today's plastic consumer products are made from about 200 different types of plastic resins, most of which have been consolidated into 6 categories.

Those categories, #1 (PET or PETE), #2 (HDPE), #3 (PVC), #4 (LDPE), #5 (PP), and #6 (PS), are all manufactured using different processes and cannot be recycled together. For example, if one #3 shampoo bottle is included with a load of #1 soda bottles for recycling, it could contaminate the batch and make it unrecyclable.

To find out what plastic category a plastic bottle or container belongs to, look for a number surrounded by recycling arrows on the bottom of the container. However, you should know that there is a difference between the plastic used to manufacture a bottle (which is blow-molded) and a cup (which is injection-molded) even if they belong to the same category of plastic. The #2 plastic bottle cannot be mixed with the #2 plastic cup when it comes to recycling due to this different manufacturing process. This means that in order to recycle most plastics, a complex recycling infrastructure for plastics is required but has yet to be put in place. Currently, less than 5 percent of the 40 billion pounds of plastic produced each year are recycled.

In San Francisco's curbside and apartment program only #1 and #2 plastic bottles are accepted because of the plastic markets #1 plastic bottles (PET or PETE -- "see-through" plastic) include: water bottles, soda bottles, catsup bottles, etc. #2 plastic bottles (HDPE - cloudy or colored plastic) include: Milk jugs (not the paper cartons - those are not recyclable), juice jugs and bottles, shampoo bottles, detergent bottles, some vitamin bottles, etc. Remember: Clear "to go" tubs, yogurt and margarine tubs and drinking cups are not accepted, even if they are #1 or #2.

It's A Matter of Fairness

by Matthew P. Fink

(NAPS) Americans today are living longer, but they're not saving enough to ensure a secure retirement.

Personal savings are a core component of a financially secure retirement policy. In order to ensure that individuals have sufficient savings to support themselves in their retirement years, Americans must increase the portion of their retirement savings accumulated through individual savings vehicles and employer-sponsored plans. Individual Retirement Accounts (IRAs) have proven to be an effective vehicle for promoting personal savings.

As things stand today, the IRA contribution limit is not adequate to meet the growing retirement needs of Americans. Today's \$2,000 contribution maximum was established in 1981-almost 20 years ago. If the original limit had been adjusted for inflation, it would be about \$5,000 today.

IRAs no longer provide sufficient savings opportunities for many Americans. The failure of the value of the IRA to keep pace with inflation has hindered the efforts of many Americans, especially those with no employer-sponsored plan alternative, to accumulate the retirement savings that they will need to have a financially secure retirement.

Bipartisan legislation is being considered in the U.S. House of Representatives that would increase the annual IRA contribution to \$5,000. If passed, this initiative would make the nation's retirement plan system significantly more responsive to the retirement savings needs of Americans and encourage greater retirement savings.

The federal government's role is to make it easier-not harder-for people to save for retirement. Raising the IRA contribution limit provides Americans an opportunity to save for their future by setting aside a more significant amount for retirement. Increasing the limit would allow individuals to

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contribute more in years when they have the resources to do so. For example, those who left the paid workforce for a period of time to raise children or care for a relative could save more through an IRA in later years.

Financial security should be available to all Americans. Providing incentives to save by increasing contribution limits to retirement plans will provide more opportunities for Americans to save effectively for retirement.

Matthew P. Fink is president of the Investment Company Institute, the national association of the investment company industry.

Recalling the Many Advances in Phones

(NAPS) Telephones have come a long distance since that day in 1876 when Alexander Graham Bell changed the face of telecommunications forever. That legacy continues as a telecom leader sets the standard for consumers and business users with feature-rich telephones that offer easy-to-use timesaving options.

THEN: The first telephone in the late 1870s transmitted garbled, static-filled speech on less than 10 microwatts.

NOW: Today, cordless phones, such as those from Sony's High Power Digital Spread Spectrum line, transmit top-quality reception, providing up to ten percent better range than similar high-power phones.

THEN: The first consumer "Box" telephone has users listening and speaking into the same stationary opening.

NOW: A new swivel design on the Sony EZFit ear piece provides both comfort and better sound control.

THEN: The simple turn of a 1919 Western Electric "Candlestick" telephone dial allows users to place a phone call.

NOW: Like a rolodex file, the simple touch of the Jog Dial navigator allows instant programming of up to 100 names and numbers and instant callback.

Visitation Valley Business Directory

Valley business and organization free listings in the 415 area code. Call the Grapevine at (415) 467-9300.

AQUARIUMS
ASIANDISCUSAQUARIUM, 130 Leland Ave., 333-0772
AUTOMOTIVE
BAYSHORE GAS & SERVICE (mechanic), 2260 Bayshore Blvd., 467-6130
BAYSHORE SERVICE (mechanic) 2596 Bayshore Blvd., 239-5239
CHARLIE'S GARAGE (Charlie Awegh), 2550 Bayshore Blvd., 239-7450
T.W. AUTOMOTIVE (mechanic), 2500 Bayshore Blvd., 585-8281
VALLEY AUTO & TRUCK SUPPLY (Bill Conle), 2520 Bayshore Blvd., 239-5880
BANK
BANK OF AMERICA, 6 Leland Ave., 622-4501
BAKERS
CUNEO BAKERY, 96 Leland Ave., 239-6090
LITTLE DULIAPO BAKE SHOP, 169 Leland Ave., 239-2253
BARBERS
DeMASI'S BARBER SHOP, 35 Leland Ave.
THE SHDP (JB), 178 Leland Ave. 239-6709
BEAUTICIANS
ANGEL CDIFFURES, 5 Leland Ave., 239-9891
ANGEL MAY BEAUTY SALON, 60 Leland Ave., 337-9381
McCALLS FOR HAIR, 3685 San Bruno Ave., 467-7319
MIZRENA'S SALON, 19 Blanken Ave., 467-3399
NAILS BY JENNY (manicurist), 50 Leland Ave., 333-6800
A NEW START HAIR STUDIO (Joyce Hollins), 222 Leland Ave., 584-3077
TAMMIE'S HAIR DESIGN, 3664 San Bruno Ave., 330-9636
WHO'S BADD, 224 Leland Ave., 657-3156
BLIND CLEANING
SPEEDY ULTRASONIC BLIND CLEANING (commercial and residential), 1116 Girard St., 467-7506
BOARDING HOUSE
ABLES CASA, 850 Rutland St., 333-4664, fax 333-4693
BOOKKEEPER
VERNA WALLACE EA, 2320 Bayshore Blvd., 239-5333
CARPETS
HANSAN CARPET AND BLIND, 41 Leland Ave.
CASKETS
CASKETORIUM, INC., 93 Leland Ave., 585-3451, Cell 722-8500
CHURCHES
CHURCH OF THE VISITACION, 655 Sunnydale Ave., 239-5950
IGLESIA EL ESPIRITU SANTO, 38 Leland Ave.
KOREAN FIRST PRESBYTERIAN CHURCH, 333 Tunnel Ave., 468-1213
RIDGE VIEW UNITED METHODIST CHURCH, 590 Leland Ave., 239-5457
ST JAMES PRESBYTERIAN CHURCH, 240 Leland Ave., 586-6381
VALLEY BAPTIST CHURCH, 305 Raymond Ave., 467-6055
VISITACION CHINESE BAPTIST CHURCH, 8 Desmond St., 333-4603
CLOTHING
SPONA (designer fashions), 9 Leland Ave., 239-9631

DENTIST
VISITACION VALLEY DENTAL OFFICE (Albert Kuan, DDS), 37 Leland Ave., 239-5500
DEVELOPERS
GENEVA VALLEY DEVELOPMENT CORP., 333 Schwenn St., 587-7895
TUNTEX U.S.A., 150 Executive Park Blvd., 468-6676
DISTRIBUTOR
PACIFIC FISH & POULTRY, 2414 San Bruno Ave., 468-2355
ELECTRICAL
TATE ELECTRIC (Joel Tate), 467-4657
FINANCING
ROYAL PACIFIC MORTGAGE, 46 Leland Ave., 333-4900
FLORISTS
IL FIORE FLOWERS, 2466 San Bruno Ave., 468-0145
GARDEN ORNAMENTS
SILVESTRI GARDEN ORNAMENTS, 2635 Bayshore Blvd., 239-5990
GROCERS
E-Z STOP MARKET, 2203 Geneva Ave., 585-9240
FIVEMILE MARKET, 3674 San Bruno Ave., 467-7300
K.C. MARKET, 400 Wilde St., 467-3024
LITTLE VILLAGE MARKET, 1460 Sunnydale Ave., 586-1815
M & M SHORTSTOP, 2145 Geneva Ave., 585-0878
PICCOLO PETE (deli), 2155 Bayshore Blvd., 468-6800
SAMS OEU & LIQUOR, 25 Leland Ave., 239-7183
SARI-SARI FOOD STORE, 58 Leland Ave., 239-0580
7-11 (Manny DeLeon), 2200 Bayshore Blvd., 468-8646
SHUN LEE MARKET, 2400 Bayshore Blvd., 586-4851
SMITTY'S MARKET, 2610 Bayshore Blvd., 239-5506
SUPER FAIR MARKET, 201 Leland Ave., 239-6856
TEDDY'S MARKET, 298 Teddy Ave.
VALLEY SUPER MARKET, 65 Leland Ave., 239-7520
HERBS
KWOK HONG CHINESE HERBS, 57 Leland Ave., 585-8751
SAN ON HERBS, 33-A Leland Ave., 333-7469
HYPNOTHERAPY
VALERIE HABEGGER HYPNOTHERAPY, 371 Teddy Ave., 468-5631
LAUNDRY/CLEANERS
BAY WASH, 44 Leland Ave.
CITY WASH INTERNATIONAL, 83 Leland Ave., 333-9467
COIN WASH & DRY LAUNDRY, 186 Leland Ave.
FORTY-NINER CLEANERS (David Chan), 51 Leland Ave., 239-6418
LELAND AVENUE CLEANERS, 151 Leland Ave., 586-1412
VALLEY LAUNDRY, 90 Leland Ave.
VISITACION VALLEY LAUNDRY, 108 Leland Ave., 239-9030
LEARNING
3-N-1 LEARNING ACADEMY, 240 Leland Ave., 584-8555
VISITACION VALLEY COMMUNITY BEACON CENTER, 450 Raymond Ave., 452-4907
VISITACION VALLEY FAMILY SCHOOL, 325 Leland Ave., 585-9320
LIBRARY
VISITACION VALLEY BRANCH, 45 Leland Ave., 239-5270
LOCKSMITH
M-3 LOCKSMITH, 200 Leland Ave., 587-8400
LODGING
THRIFT LODGE, 2011 Bayshore Blvd., 467-8811
MANUFACTURERS
NATIONWIDE PAPER, 345 Schwenn St., 586-9160

MEDICAL
AMERICAN RED CROSS, BAY AREA CHAPTER, 1704 Sunnydale Ave., 584-3620
HAWKINS VILLAGE MEDICAL CLINIC (Dept. of Public Health), 333 Schwenn St., Appointments 715-0310
OR SAM HO MD, 9 Silliman St. No. 4, 337-6135
PORTOLA FOOT & ANKLE CLINIC (Dr. Divyang Patel), 2858 San Bruno Ave., 467-7500
ORGANIZATIONS
GENEVA TERRACE PROPERTY OWNERS ASSOCIATION, 60 Burr Ave., 584-2700
GIRLS AFTER SCHOOL ACADEMY, 1652 Sunnydale Ave., 584-4044
JOHN KING SENIOR CENTER, 590 Leland Ave., 239-6233
LELAND HOUSE, 141 Leland Ave., 405-2000
SENIOR CENTRAL DISTRICT, 66 Raymond Ave., 330-1789
VISITACION VALLEY SENIOR CENTER, 66 Raymond Ave., 467-4499
PHARMACY
VISITACION VALLEY PHARMACY, 100 Leland Ave., 239-5811
PHOTOGRAPHER
WALTER CORBIN PHOTOGRAPHY (freelance), 435 Sawyer St., 587-9471, fax 337-8620
PLUMBING
MARK VOELKER PLUMBING, 99 Arleta Ave., 467-7401
POST OFFICE
VISITACION U.S. PO., 68 Leland Ave., (800) 275-8777
REALTORS
CAMERON JONES, INC. (Cathy Kline-Saunders), 334-0800
HENRY SCHINDEL, 239-5850
RESTAURANTS
CLIFF'S BARBECUE, 2177 Bayshore Blvd., 330-0736
G & L BAKERY AND RESTAURANT, 198 Leland Ave., 239-6283
HONG YUN RESTAURANT (Vietnamese), 73 Leland Ave., 469-5686
SUN FAI RESTAURANT, 30 Leland Ave., 587-2763
LUAN FAT BAKERY, 110 Leland Ave., 585-1167
RUSSIA HOUSE, 2011 Bayshore Blvd., 467-0252
SHIREL'S SOUL FOOD, 107 Leland Ave., 239-5141
TWO JACK'S RESTAURANT (seafood and burgers), 167 Leland Ave., 337-0433
SELF-DEVELOPMENT
OYANIC DEVELOPMENTS (Marjorie Ann Williams, CEO, Career and Self-Enhancements Specialist), 467-7608
SERVICE PROVIDERS
THE VILLAGE, 333 Schwenn St., 239-5045
VISITACION VALLEY BILINGUAL EDUCATION, SUPPORTIVE SERVICES AND TRAINING (VVBEST), 120 Leland Ave., 586-7347
VISITACION VALLEY COMMUNITY CENTER, 50 Raymond Ave., 467-6400
VISITACION VALLEY JOBS, EDUCATION AND TRAINING (VJET), 333 Schwenn St., 239-2866
SHOE REPAIR
ARMANDO'S SHOE REPAIR (Armando Rosignolo), 156A Leland Ave., 239-7216
SIGNS
SMITH'S SIGNS, 153 Leland Ave., 333-2700
TAVERNS
THE CLUB HOUSE, 25 Blanken Ave.
VIDEO
SIN FUNG VIDEO, 144 Leland Ave., 586-1038

October 2000

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S.F. City Meetings

Aging 1st Wed 9:30a, Airport 1st & 3rd Tu 3p, Arts 1st Mon 3p, Education 2nd/4th Tu 7p, Health 1st/3rd Tu 3p, Housing Auth 2nd/4th Th 4p, Human Rights 1st/3rd Th 4:30p, Library 1st Tu 5:30p, Planning Th 1:30p, Police Wed 5:30p, Port 1st Tu/3rd Wed 4:30p, Public Utilities 2nd/4th Tu 2p, Rec and Park 3rd Th 2p, Social Services 4th Th 9a, Status Women 4th Th 4p., SF Supervisors Mon 2p

Visitation Valley Community Center
Mondays: Senior Shopping 11:30 a.m., Tuesdays: Senior Ceramics 9:30 a.m.-4 p.m., Senior Bingo 12:30 p.m., Thursdays: Sewing Class 9 a.m.-3 p.m. USDA Food Distribution Day is last Thursday of every month

San Francisco City Services

ABANDONED CARS	781-JUNK
ANIMAL CONTROL	554-6364
BUS SHELTER DAMAGE	882-4949
CITY TREES (trimming)	695-2162
CRIME STOPPERS (anonymous)	1-800-2GIVE INFO
DOMESTIC/FAMILY VIOLENCE	864-4722
DPW (days) 695-2017, (nights/weekends) 895-2020	
EMERGENCY SERVICES	9-1-1
EMERGENCY SERVICES (cell-phone)	553-8090
GARBAGE SERVICE COMPLAINTS	255-3610
GRAFFITI CLEANUP (DPW)	241-WASH
GRAFFITI SUSPECT INFO	553-1603
INGLESIDE STATION (Anonymous 333-3433)	553-1603
LELAND AVENUE RESOURCE CENTER	586-2675
MAYOR'S OFFICE	554-7111
MAYOR'S NEIGHBORHOOD SERVICES	554-6110
NARCOTICS TIPLINE (anonymous)	1-800-CRACK IT
PARKING AND TRAFFIC PROBLEMS (DPT)	553-1200
POLICE (non-emergency)	553-0123
POTHOLE REPAIR	695-2100
SAFE (neighborhood watch groups)	673-SAFE
STREET LIGHTING CITY (out of order)	554-0730
STREET LIGHTING PG&E (wood poles)	693-3201
SUNNYDALE RESOURCE CENTER	586-7572
TRAFFIC SIGNALS (out of order)	550-2736
TRAFFIC ENGINEERING	554-2300
VVMS ANONYMOUS HOTLINE	281-8406

From the DA's Office

Murder Verdict in Death Of Nightclub Doorman

A San Francisco jury recently found Daniel Alas, 34, guilty of second-degree murder in the Nov. 21, 1998 slaying of Anton Segal, 28. Segal, a Harvard graduate and aspiring writer, was working as a doorman at the Roaring 20s nightclub at Broadway and Columbus.

Earlier in the evening Segal had denied Alas admission to the nightclub because he was carrying an open can of beer. Alas returned within the hour brandishing a metal car security device commonly known as "the Club," with which he struck Segal from behind, crushing his skull.

Defense Attorney Michael Gaines argued that due to heavy alcohol consumption, Alas had an unreasonable fear of Segal and had struck out in self-defense. Assistant District Attorney Braden Woods contended that Alas had purposefully gotten the "Club" from his vehicle and gone after Segal to avenge a perceived act of "disrespect."

Woods said, "Alcohol is no excuse. It does not relieve you of your responsibility for your actions." The jury, after two days of deliberation, agreed with the prosecution.

Superior Court Judge Kevin Ryan will hold a hearing Oct. 16 to determine whether a prior conviction for robbery should increase Alas's sentence to 30 years to life.

Segal, whose accomplishments included mastery of five languages, was by all accounts highly talented and popular. His family and friends attended the trial faithfully.

District Attorney Terence Hallinan commented, "The jury recognized this senseless tragedy for what it was: an act of murder."

Lawyer Sentenced: Must Indemnify Victim, And Pay Back Taxes

Attorney Stanley Dupree was sentenced Sept. 14 by Judge Robert Dondero of the Superior Court on two felony charges — grand theft and submitting fraudulent state income tax returns — to which he had pleaded guilty. Dupree was sentenced to state prison for two years on the grand theft charge, and ordered to pay \$272,000 plus interest to the company he had bilked.

Dupree was ordered to pay \$44,341.95 in unpaid taxes, plus penalties and interest, and \$3,456.12 to reimburse the California Franchise Tax Board for costs incurred assisting the San Francisco District Attorney's (SFDA) investigation.

SFDA investigators obtained a felony arrest warrant for Dupree in March 1999, alleging that he had embezzled \$212,000 from Household Commercial of California, a lending institution which he had represented in litigation. Dupree had obtained a check from the opposing attorneys in settlement of a case; but instead of turning it over to Household Commercial, he deposited it into his own account and spent the money.

Dupree told his client that the case had not settled, and billed an additional \$59,000 for supposedly ongoing work. The Franchise Tax Board determined that Dupree did not report the money he embezzled, nor did he pay taxes on it.

Dupree will serve his state prison commitment at the Restitution Center of the California Department of Correction, located in Los Angeles. The Restitution Center houses state prison inmates convicted of nonviolent white collar crimes who have been ordered to indemnify their victims. Inmates at the center are required to obtain employ-

ment, for which they are released during the day.

Dupree also agreed to resign from the state bar, thereby forfeiting his ability to practice as an attorney.

"Theft by an attorney is a violation of ethical responsibility as well as a criminal violation," commented District Attorney Hallinan.

The case was prosecuted by Assistant District Attorney John V. Carbone, Jr. of the Special Prosecutions Unit.

Should You Pay Off Debt Before Building Up Your Savings?

by Jim Larranaga

(ARA) Like most people, you're probably living from paycheck to paycheck with a big chunk of your salary going to pay off loans. In fact, Cornell University says that the average baby boomer spends half his or her salary paying off debt. But every now and then, our hard work pays off or Fate smiles on us. We get a pay raise, bonus or other windfall. What then? Should the extra money be used to pay off debts or build up savings? (I mean, after the shopping spree.)

I'll assume you have an emergency fund or a credit card that can get you through a crisis. If so, you're probably better off paying down personal loans and credit card loans before adding to a savings account. The interest rate on those types of loans is generally higher than the savings rate. Paying down an 18 percent credit card loan instead of saving the money at 4 percent nets you an extra 14 percent by year-end. Guaranteed. And the savings gained this way is not taxed whereas the 4 percent interest earned in a savings account would be taxed.

For example, if you add \$50 a month to an existing savings account yielding 4%, in twelve months you'll earn \$11 in interest (compounded monthly). But if you were in the 38% tax bracket (state and federal combined), your net interest would total \$7. Now, if you used that same \$50 a month to increase your payments on a one-year loan of \$1,000 at 18%, you'd avoid \$35 in interest charges. In this example, paying off the loan would save you \$28 more after taxes than adding to a savings account. And, you would pay off the loan four and a half months sooner.

Once the loan is paid off, I'd suggest that you use the money you've freed up to open a savings account. If saving on a regular basis proves difficult, use automatic funds transfer to ensure that part of each paycheck is saved.

Of course, it could be worthwhile to hold onto an existing loan, provided you can get a better return on your newfound money by investing it. There are at least two situations in which this might be true. Suppose, for example, you have a home mortgage at a relatively low, tax-deductible interest rate. In that case, you might be better off continuing to make the low interest payments while investing your extra money at a higher rate of return.

As another example, let's suppose you participate in a 401(k) plan that matches your contributions at, say, 50 cents on the dollar. In other words, every dollar you invest earns you an immediate 50 percent. (Congratulations!) In that case, you might want to put your extra money into the 401(k), in order to take advantage of the higher rate of return, while paying off any existing loans on schedule. Always talk to your financial advisor when making any strategic investment decisions.

Jim Larranaga is Executive Vice President of Priority Publications, a Minneapolis-based publisher of financial newsletters.

St. Luke's Golf and Tennis Tournament

St. Luke's Hospital will host its 12th annual Golf and Tennis Tournament on Tuesday, Oct. 10 at the Presidio Golf Course with proceeds to benefit its SubAcute Unit. For more information, please call (415) 641-6555.

Saving America from Its Savings Crisis

by Stanley E. O'Neal

(NAPS) When first quarter economic figures were released recently, they showed that America's economy is continuing to grow at an unprecedented pace. Yet, there was a dark side to the data.

America's savings rate, already at a historically low level, had sunk even further. In fact, much of the recent growth in the U.S. economy as been fueled by consumer spending that is so vigorous that policymakers—most notably the Federal Reserve—believe that economic demand is outpacing supply. Encouraging Americans to save more, while still spending enough to achieve sustainable economic growth, may be the key challenge facing the economy today.

A low savings rate threatens our continued economic growth by limiting business capital, increasing our reliance on foreign investment and goods, and creating an environment for higher interest rates. Just as troublesome, the savings crisis creates uncertainty for the future financial security of the baby boom generation, a group that has fallen well behind in saving for retirement.

Despite the need for Americans to save more, we lack a clear national savings policy. In fact, America's tax laws discourage saving in a number of ways and, to the extent savings incentives have been provided at all, they have been eroded over time by inflation.

For example, the maximum Individual Retirement Account (IRA) contribution has been frozen at the same \$2,000 level for almost 20 years. If the \$2,000 IRA limit had merely been indexed for inflation when the IRA was first created, Americans would be able to save \$5,000 a year in their IRAs today. Similar limits that apply to savings through employment-based plans also have not kept pace with inflation.

The good news is that the tide may finally be turning in Washington.

Leaders of both parties, including President Clinton, House Speaker J. Dennis Hastert (R-Ill.), and presidential candidates, Vice President Al Gore (D) and Texas Gov. George W. Bush (R), have acknowledged that we must do more to help Americans save. Bipartisan that is scheduled for consideration by the House of Representatives this month would make changes that would give Americans the tools they need to save.

Changes that will be considered include restoring the power of the IRA by raising the contribution limit to \$5,000 each year. Similar increases would be provided for 401(k) and other salary deferral plans. For those approaching retirement, additional "catch-up" contributions would be permitted to both IRAs and salary deferral plans.

For those participating in retirement plans at work, the proposed reforms would make it easier to move retirement savings when changing jobs, provide faster vesting on employer matching contributions, and reduce administrative costs by streamlining overly burdensome rules and regulations.

We must do something to rescue our sinking savings rate before it undermines our expanding economy. In the past, large federal budget deficits forced policymakers to reach decisions based on shortsighted revenue constraints. While balancing the federal budget was an important step in reshaping the American economy, we now must concentrate on increasing private savings, while continuing to generate federal surpluses to retire the national debt.

The solution is to show Americans a clear path to the right savings choices for their future. Congress and the White House should reach an agreement now, before it is too late for the baby boom generation. Incentives that increase savings, like improving IRAs and strengthening employment-based retirement plans, are the best investments Americans can make.

Stanley E. O'Neal is president of U.S. Private Client of Merrill Lynch.

City Has an Affordable Solution for Housing

by Mayor Willie Brown

One of the more contentious issues in the City of San Francisco today is that of affordable housing. Over the years, much of the focus has been on creating and preserving affordable rental units within the city. This is a worthy cause, but we must not lose sight of our long-term goal, for San Franciscans to go from renters to homeowners.

The process of going from renters to homeowners will hopefully be made easier and more affordable with the City's new Mortgage Credit Certificates (MCC). The City and County of San Francisco recently received an allocation of \$8.4 million to issue MCCs, which will help approximately 50 families buy their first home.

The program helps reduce monthly mortgage payments in two ways. Individuals can file a W-4 Employees Withholding Allowance Certificate with their employers which reduces the amount that they pay in income taxes each year. They can then use the extra money to help pay their mortgage. The other option allows people to get back up to 15 percent of the interest that they pay on their mortgage in the form of tax returns.

The City's MCC program is designed to help low and moderate income homebuyers. This means you would have to make 80 percent of San Francisco's median income or less to qualify, or purchase a home of owner in an area populated by low-income buyers.

I strongly encourage those who qualify for the program to take advantage of this opportunity and apply for a MCC. Since 1995, the City's MCC program has helped over 800 San Francisco households purchase their first home, and you could be added to the list of families who have attained their dream of owning their own home.

To request a MCC brochure and a list of participating lenders, call the Mayor's Office of Housing at 554-4663 or fax a request to 252-3140 and leave your name, address and home phone.



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